

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: DALE HARRIS § Case No.: 08-10553  
LORI HARRIS §  
§  
§  
§  
§  
Debtor(s) §

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/28/2008.
- 2) This case was confirmed on 07/16/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/14/2010.
- 5) The case was converted on 03/02/2010.
- 6) Number of months from filing to the last payment: 20
- 7) Number of months case was pending: 23
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 95,900.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have not cleared the bank.

**Receipts:**

|  |                     |
|--|---------------------|
| Total paid by or on behalf of the debtor | \$ 10,735.00        |
| Less amount refunded to debtor           | \$ .00              |
| <b>NET RECEIPTS</b>                      | <b>\$ 10,735.00</b> |

**Expenses of Administration:**

|                                       |             |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,931.00 |
| Court Costs                           | \$ .00      |
| Trustee Expenses and Compensation     | \$ 766.45   |
| Other                                 | \$ .00      |

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,697.45

|  |           |
|--|-----------|
| Attorney fees paid and disclosed by debtor | \$ 569.00 |
|--|-----------|

**Scheduled Creditors:**

| Creditor<br>Name     | Class     | Claim<br>Scheduled | Claim<br>Asserted | Claim<br>Allowed | Principal<br>Paid | Int.<br>Paid |
|----------------------|-----------|--------------------|-------------------|------------------|-------------------|--------------|
| AMERICAN GENERAL FIN | SECURED   | 9,000.00           | .00               | 15,841.00        | 3,032.82          | 1,168.67     |
| AMERICAN GENERAL FIN | UNSECURED | 6,841.00           | NA                | NA               | .00               | .00          |
| AMERICAS SERVICING C | SECURED   | 83,827.00          | .00               | .00              | .00               | .00          |
| AMERICAS SERVICING C | SECURED   | NA                 | .00               | .00              | .00               | .00          |
| CITY OF CHICAGO WATE | SECURED   | 200.00             | .00               | .00              | .00               | .00          |
| SANTANDER CONSUMER U | SECURED   | 11,375.00          | 16,363.14         | .00              | .00               | .00          |
| DRIVE FINANCIAL SERV | UNSECURED | 4,802.14           | NA                | NA               | .00               | .00          |
| AMERICAN GENERAL FIN | UNSECURED | 409.00             | NA                | NA               | .00               | .00          |
| ASSET ACCEPTANCE LLC | UNSECURED | 164.27             | NA                | NA               | .00               | .00          |
| BALLYS TOTAL FITNESS | UNSECURED | 1,404.00           | NA                | NA               | .00               | .00          |
| ECAST SETTLEMENT COR | UNSECURED | 4,740.78           | 5,001.62          | 5,001.62         | 206.89            | .00          |
| CAPITAL ONE          | UNSECURED | 4,548.96           | NA                | NA               | .00               | .00          |
| CAPITAL ONE AUTO FIN | UNSECURED | 10,947.24          | NA                | NA               | .00               | .00          |
| CAPITAL ONE          | UNSECURED | 8,935.79           | 9,119.57          | 9,119.57         | 363.88            | .00          |
| ECAST SETTLEMENT COR | UNSECURED | 96.79              | 96.79             | 96.79            | .00               | .00          |
| LVNV FUNDING         | UNSECURED | 3,684.00           | 4,402.01          | 4,402.01         | 182.10            | .00          |
| COMPUTER CREDIT      | UNSECURED | 199.00             | NA                | NA               | .00               | .00          |
| ECAST SETTLEMENT COR | UNSECURED | 241.96             | NA                | NA               | .00               | .00          |
| FIRST BANK OF MARIN  | UNSECURED | 499.93             | NA                | NA               | .00               | .00          |
| GEMB/HH GREGG        | UNSECURED | 237.52             | NA                | NA               | .00               | .00          |
| ECAST SETTLEMENT COR | UNSECURED | 232.66             | 232.66            | 232.66           | .00               | .00          |
| ECAST SETTLEMENT COR | UNSECURED | 15,691.36          | 15,691.36         | 15,691.36        | 649.14            | .00          |
| ECAST SETTLEMENT COR | UNSECURED | 215.50             | 250.50            | 250.50           | .00               | .00          |

| <b><u>Scheduled Creditors:</u></b> |              |                        |                       |                      |                       |                  |
|------------------------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| <u>Creditor Name</u>               | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
| ECAST SETTLEMENT COR               | UNSECURED    | 2,615.17               | 2,615.17              | 2,615.17             | 96.95                 | .00              |
| ILLINOIS DEPT OF REV               | UNSECURED    | 70.10                  | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER               | UNSECURED    | 7,307.57               | 3,140.75              | 3,140.75             | 116.43                | .00              |
| ECAST SETTLEMENT COR               | UNSECURED    | 3,878.93               | 4,159.54              | 4,159.54             | 172.08                | .00              |
| JEFFERSON CAPITAL SY               | UNSECURED    | 12,018.62              | 12,018.62             | 12,018.62            | 497.20                | .00              |
| MACYS DSNB                         | UNSECURED    | 128.00                 | NA                    | NA                   | .00                   | .00              |
| MEDICAL COLLECTIONS                | UNSECURED    | 147.00                 | NA                    | NA                   | .00                   | .00              |
| NCO FINANCIAL SYSTEM               | UNSECURED    | 55.00                  | NA                    | NA                   | .00                   | .00              |
| NW COLLECTOR                       | UNSECURED    | 95.00                  | NA                    | NA                   | .00                   | .00              |
| PEOPLES GAS LIGHT &                | UNSECURED    | 504.38                 | 582.53                | 582.53               | 17.46                 | .00              |
| PREMIER CREDIT CORP                | UNSECURED    | 3,845.00               | NA                    | NA                   | .00                   | .00              |
| PREMIER CREDIT CORP                | UNSECURED    | 345.00                 | NA                    | NA                   | .00                   | .00              |
| SHELL OIL/CITIBANK                 | UNSECURED    | 205.00                 | NA                    | NA                   | .00                   | .00              |
| TARGET                             | UNSECURED    | 1,874.41               | NA                    | NA                   | .00                   | .00              |
| TARGET                             | UNSECURED    | 137.99                 | NA                    | NA                   | .00                   | .00              |
| PRA RECEIVABLES MANA               | UNSECURED    | 3,290.08               | 3,290.08              | 3,290.08             | 121.99                | .00              |
| DAVID GUSHINIREE                   | OTHER        | NA                     | NA                    | NA                   | .00                   | .00              |
| INTERNAL REVENUE SER               | PRIORITY     | NA                     | 81.18                 | 81.18                | 81.18                 | .00              |
| RECOVERY MANAGEMENT                | UNSECURED    | NA                     | 4,866.39              | 7,866.39             | 313.86                | .00              |
| MACYS DSNB                         | UNSECURED    | 292.00                 | NA                    | NA                   | .00                   | .00              |
| CITY OF CHICAGO PARK               | UNSECURED    | NA                     | 740.00                | 740.00               | 16.90                 | .00              |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim<br/>Allowed</u> | <u>Principal<br/>Paid</u> | <u>Int.<br/>Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| <b>Secured Payments:</b>            |                          |                           |                      |
| Mortgage Ongoing                    | .00                      | .00                       | .00                  |
| Mortgage Arrearage                  | .00                      | .00                       | .00                  |
| Debt Secured by Vehicle             | 15,841.00                | 3,032.82                  | 1,168.67             |
| All Other Secured                   | .00                      | .00                       | .00                  |
| <b>TOTAL SECURED:</b>               | 15,841.00                | 3,032.82                  | 1,168.67             |
| <b>Priority Unsecured Payments:</b> |                          |                           |                      |
| Domestic Support Arrearage          | .00                      | .00                       | .00                  |
| Domestic Support Ongoing            | .00                      | .00                       | .00                  |
| All Other Priority                  | 81.18                    | 81.18                     | .00                  |
| <b>TOTAL PRIORITY:</b>              | 81.18                    | 81.18                     | .00                  |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | 69,207.59                | 2,754.88                  | .00                  |

**Disbursements:**

|                            |             |
|----------------------------|-------------|
| Expenses of Administration | \$ 3,697.45 |
| Disbursements to Creditors | \$ 7,037.55 |

**TOTAL DISBURSEMENTS:** \$ 10,735.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/30/2010

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.